

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
Discover Bank

In Re:
Alan Houghton
Carrie Houghton
Debtors



Order Filed on October 17, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 24-16085-CMG

Adv. No.:

Hearing Date: 10/16/2024 @ 9:00 a.m.

Judge: Christine M. Gravelle

**ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: October 17, 2024

A handwritten signature in black ink, reading "Christine M. Gravelle". The signature is written in a cursive, flowing style.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtors: Alan Houghton & Carrie Houghton

Case No: 24-16085-CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Discover Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 137 Richard St, Brick, NJ, 08724, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and James J. Cerbone, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of October 1, 2024, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 20, 2024, through September 20, 2024, a total post-petition default of \$1,423.23 (3 @ \$569.29 less suspense of \$284.64); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make payments of \$474.41 directly to Secured Creditor no later than October 11, 2024, October 25, 2024 and November 11, 2024 to cure default; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 20, 2024, directly to Secured Creditor, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$199.00 for filing fees, totaling \$549.00, which is to be paid through Debtor's Chapter 13 plan; and the motion is hereby resolved.

In re:
Alan Houghton
Carrie Houghton
Debtors

Case No. 24-16085-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Oct 17, 2024

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Alan Houghton, Carrie Houghton, 137 Richard Street, Brick, NJ 08724-3684

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC ajennings@hillwallack.com
Angela Catherine Pattison	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC apattison@hillwallack.com, apattison@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor DISCOVER BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James J. Cerbone	on behalf of Debtor Alan Houghton cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
James J. Cerbone	

District/off: 0312-3

User: admin

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Date Rcvd: Oct 17, 2024

Form ID: pdf903

Total Noticed: 1

on behalf of Joint Debtor Carrie Houghton cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Mercedes-Benz Vehicle Trust successor in interest to Daimler Trust wcraig@egalawfirm.com
mortoncraigecef@gmail.com;alapinski@egalawfirm.com

TOTAL: 8